

From: Marilyn Regan <mlregan411@yahoo.com> on 08/27/2004 11:01:01 AM

Subject: Study on Credit Bureaus Handling of Disputes

Dear Sir/Madam,

I understand you are collecting public comments on the **accuracy of credit reports**, as well as the **effectiveness of the dispute process**. I wish to add my comments that will be compiled in a report to Congress. It is very important that consumers be heard in this process.

I have been having a very **difficult** time getting credit for the things I and my family need due to inaccuracies on my credit report, of which I have tried to dispute them with the credit reporting agencies and lenders to either have the information corrected or removed, but I have **not** gotten the cooperation I feel as a consumer, I should receive, since it is my records and future they are 'playing with'.

* I have **not** gotten the information I requested. They (the credit reporting agencies) have not verified the points I have asked to be verified, information I have received from them is incomplete. ** I have asked for it to be removed from my report, of which they (the credit reporting agencies) have not complied. Some furnishers (especially collection agencies and courts reporting judgments) have not provided contact information so I can dispute the information directly with these providers.

* (Do furnishers supply complete information to consumer reporting agencies?)

** (Are they promptly correcting or deleting inaccurate (or incomplete) information, or information that can't be verified?)

Thank You for your time,

Respectfully,

Marilyn Regan

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